

FIRST INTERCONTINENTAL BANK

	CPP Disbursement Date 03/13/2009	Cert 34998	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$285	\$254	-10.9%		
Loans	\$207	\$188	-9.2%		
Construction & development	\$8	\$6	-22.6%		
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$3	\$2	-10.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	114.4%		
Commercial & Industrial	\$47	\$38	-19.6%		
Commercial real estate	\$147	\$138	-6.4%		
Unused commitments	\$12	\$16	37.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$4	660.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$12	-7.9%		
Cash & balances due	\$47	\$36	-24.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$255	\$223	-12.4%		
Deposits	\$253	\$221	-12.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$30	\$31	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.1%	11.7%	--		
Tier 1 risk based capital ratio	14.4%	15.5%	--		
Total risk based capital ratio	15.6%	16.8%	--		
Return on equity ¹	-7.1%	1.0%	--		
Return on assets ¹	-0.8%	0.1%	--		
Net interest margin ¹	3.8%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	100.3%	53.1%	--		
Loss provision to net charge-offs (qtr)	438.1%	131.9%	--		
Net charge-offs to average loans and leases ¹	0.6%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	10.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	2.6%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.6%	0.0%	0.0%	2.9%	--
Commercial & Industrial	4.4%	4.4%	0.2%	0.0%	--
Commercial real estate	2.0%	7.0%	0.2%	0.7%	--
Total loans	2.4%	6.3%	0.2%	0.6%	--